

Imaged Certificate of Notice Page 1 of 5  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIAFILED  
10/13/22 2:57 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDP

IN RE:

JAMES F. PALMA  
BERNADETTE PALMA  
Debtor(s)Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:17-22525

Chapter 13

Related to Dkt. No. 217

## ORDER OF COURT

AND NOW, this 13th day of October 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

**ENTERED BY DEFAULT**

BY THE COURT:

  
 GREGORY J. TADDONIO jah  
 CHIEF UNITED STATES BANKRUPTCY JUDGE

In re:  
James F. Palma  
Bernadette Palma  
Debtors

Case No. 17-22525-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 13, 2022

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ James F. Palma, Bernadette Palma, 401 Brierly Lane, Pittsburgh, PA 15236-4223
14658637	ALLEGHENY COUNTY, C/O TREASURER, RM 108 COURTHOUSE, Pittsburgh, PA 15219
14658641	+ BENEFICIAL, PO BOX 1099, Langhorne, PA 19047-6099
14646916	+ BENEFICIAL, C/O MACABE WEISBERG & CONWAY, STE 1400, 123 SOUTH BROAD STREET, Philadelphia, PA 19109-1060
14658640	BENEFICIAL, PO BOX 1231, Brandon, FL 33509-1231
14658642	BORO OF PLEASANT HILLS, Attn: Fred Jug, c/o Lisa Burkhart, 1109 Grant Bldg, 310 Grant Street, Pittsburgh, PA 15219
14658646	CITIFINANCIAL, C/O CARE DEPT, Fort Mill, SC 29715
14658647	+ CONCORD SERVICES CORP, 4150 DRINKWATER BLVD, STE 200, Scottsdale, AZ 85251-3643
14658657	+ JEFFERSON HILLS BOROUGH, c/o Tax Collector, PO Box 10931, Pittsburgh, PA 15236-0931
14658659	+ NASCO ROOFING & CONSTRUCTION, 1900 MCCARTNEY ROAD, Youngstown, OH 44505-5033
14658660	+ WEST JEFFERSON HILLS SD, c/o Tax Collector, PO Box 10931, Pittsburgh, PA 15236-0931

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 14 2022 00:15:34	Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016, UNITED STATES 75016-5028
cr	+ Email/Text: ebnjts@grblaw.com	Oct 14 2022 00:07:00	County of Allegheny, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 14 2022 00:07:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 14 2022 00:08:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14653786	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 14 2022 00:15:48	AIS Portfolio Services, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14655084	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 14 2022 00:07:00	AmeriCredit Financial Services, Inc., dba GM Finan, P O Box 183853, Arlington, TX 76096-3853
14650692	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 14 2022 00:07:00	Americredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14646915	Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Oct 14 2022 00:07:00	BENEFICIAL, PO BOX 4153K, Carol Stream, IL 60197-4153
14661467	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com		

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		Oct 14 2022 00:07:00	Beneficial Consumer Discount Company (See 410), c/o HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
14658643	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 14 2022 00:15:41	CAPITAL ONE, PO BOX 71083, Charlotte, NC 28272-1083
14658644	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Oct 14 2022 00:15:48	CAPITAL ONE AUTO FINANCE, PO BOX 60511, City of Industry, CA 91716-0511
14658645	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 14 2022 00:15:47	CAPITAL ONE BANK, PO BOX 85619, Richmond, VA 23285-5619
14658648	Email/Text: ebnnotifications@creditacceptance.com	Oct 14 2022 00:07:00	CREDIT ACCEPTANCE CORPORATION, 25505 WEST TWELVE MILE RD, Southfield, MI 48034
14658650	+ Email/Text: Banko@frontlineas.com	Oct 14 2022 00:08:00	CREDIT ONE BANK, C/O FRONTLINE ASSET STRATEGIES, 2700 SNELLING AVE, STE 250, Saint Paul, MN 55113-1783
14658649	Email/PDF: creditonebknotifications@resurgent.com	Oct 14 2022 00:15:36	CREDIT ONE BANK, PO BOX 60500, City Of Industry, CA 91716-0500
14658651	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 14 2022 00:15:35	CREDIT ONE BANK, PO BOX 98873, Las Vegas, NV 89193-8873
14691900	+ Email/Text: ebnjts@grblaw.com	Oct 14 2022 00:07:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14658652	+ Email/Text: bankruptcy@diamondresorts.com	Oct 14 2022 00:07:00	Diamond Resorts International, 10600 W. Charleston Blvd, Las Vegas, NV 89135-1260
14727781	+ Email/Text: kbarkley@bernsteinlaw.com	Oct 14 2022 00:07:00	Duquesne Light Company, c/o Allison L. Carr,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14658653	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 14 2022 00:07:00	FINGERHUT, C/O MIDLAND CREDIT MANAGEMENT, PO BOX 60578, Los Angeles, CA 90060-0578
14658654	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 14 2022 00:07:00	GM FINANCIAL, PO BOX 78143, Phoenix, AZ 85062-8143
15293220	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 14 2022 00:08:00	Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14658655	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 14 2022 00:07:00	IRS, SPECIAL PROCEDURES BRANCH, 1000 Liberty Ave, Room 727, Pittsburgh, PA 15222-4107
14658656	+ Email/PDF: gecsedl@recoverycorp.com	Oct 14 2022 00:15:41	JC PENNEY, C/O SYCHRONY BANK, PO BOX 960090, ORLANDO, FL 32896-0090
14711058	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Oct 14 2022 00:08:00	LSF10 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
14699482	Email/PDF: resurgentbknotifications@resurgent.com	Oct 14 2022 00:15:43	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14658658	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 14 2022 00:15:34	MERRICK BANK, PO BOX 660702, Dallas, TX 75266-0702
14699607	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 14 2022 00:15:34	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14693685	^ MEBN	Oct 14 2022 00:04:42	NCB Management Services, Inc., One Allied Drive, Trevoze, PA 19053-6945
14702438	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 14 2022 00:15:36	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

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14647867 + Email/PDF: rmscedi@recoverycorp.com

Oct 14 2022 00:15:48

PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

14719936 ^ MEBN

Oct 14 2022 00:05:54

UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BENEFICIAL CONSUMER DISCOUNT COMPANY
cr		Duquesne Light Company
cr		Goldman Sachs Mortgage Company
cr		LSF10 Master Participation Trust, by Caliber Home
cr		Legacy Mortgage Asset Trust 2020-GS5
cr	*+	AmeriCredit Financial Services, Inc., dba GM Finan, P O Box 183853, Arlington, TX 76096-3853
cr	*+	LSF10 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14658639	*+	BENEFICIAL, C/O MACABE WEISBERG & CONWAY, STE 1400, 123 SOUTH BROAD STREET, Philadelphia, PA 19109-1060
14658638	*	BENEFICIAL, PO BOX 4153K, Carol Stream, IL 60197-4153
14705339	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 5 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2022 at the address(es) listed below:

Name	Email Address
Andrew K. Stutzman	on behalf of Defendant Beneficial Consumer Discount Company astutzman@stradley.com
Brian Nicholas	on behalf of Creditor Goldman Sachs Mortgage Company bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor BENEFICIAL CONSUMER DISCOUNT COMPANY ecfmil@mwc-law.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS5 mmiksich@kmlawgroup.com

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Marisa Myers Cohen

on behalf of Creditor BENEFICIAL CONSUMER DISCOUNT COMPANY ecfmail@ecf.courtdrive.com  
mcohen@mw-c-law.com

Marisa Myers Cohen

on behalf of Creditor LSF10 Master Participation Trust by Caliber Home Loans, Inc., solely in its capacity as servicer  
ecfmail@ecf.courtdrive.com, mcohen@mw-c-law.com

Michelle Badolato

on behalf of Defendant Beneficial Consumer Discount Company mbadolato@stradley.com bfecker@stradley.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Russell A. Burdelski

on behalf of Debtor James F. Palma Russ@BurdelskiLaw.com russ.burdelski@gmail.com

Russell A. Burdelski

on behalf of Joint Debtor Bernadette Palma Russ@BurdelskiLaw.com russ.burdelski@gmail.com

Russell A. Burdelski

on behalf of Plaintiff Bernadette Palma Russ@BurdelskiLaw.com russ.burdelski@gmail.com

Russell A. Burdelski

on behalf of Plaintiff James F. Palma Russ@BurdelskiLaw.com russ.burdelski@gmail.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Sindi Mncina

on behalf of Creditor LSF10 Master Participation Trust smncina@rascrane.com

TOTAL: 17